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STATE MS.-DESOTO CO.

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STATE OF MISSISSIPPI COUNTY OF Desoto

1

Elizabeth D. Free LMM LM559756

SUBSTITUTED AND STEEL DEED

WHEREAS, on June 27, 1997, Elizabeth D. Free, unmarried, executed a Deed of Trust to Robert P. O'Hara And/Or E. Stephen White, Trustee for the benefit of First National Mortgage Corporation, which Deed of Trust is filed for record in Book 917 at Page 794 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to The Leader Mortgage Company, by instrument dated July 9, 1997 and recorded in Book 941 at Page 532 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, The Leader Mortgage Company, LLC fka The Leader Mortgage Company, appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated March 6, 2003, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1674 at Page 594 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof, to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by The Leader Mortgage Company, LLC to foreclose under the terms of said Deed of Trust, I did on April 17, 2003, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in Desoto County, Mississippi, being more particularly described as follows, to wit:

Lot 28, Section "A", Magnolia Woods Subdivision, located in Section 35, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as recorded in Plat Book 55, Pages 24-25 in the office of the Chancery Clerk of DeSoto County, Mississippi.

GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 601-981-9299 S&M #03-0163

GRANTEE'S ADDRESS:

The Leader Mortgage Company, LLC c/o Fidelity Nat FC Sol Mendota Heights, MN 55120 651-234-3500

PREPARED BY:

J. Gary Massey, Substitute Trustee Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601) 981-9299

INDEX: LOT 28, SECTION "A", MAGNOLIA WOODS SUBDIVISION, S35,T1S,R6W

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper published in Desoto County, Mississippi for three consecutive weeks preceding the date of sale. The first notice of the publication appeared on March 27, 2003, and subsequent notices appeared on April 3, 10, 2003, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, The Leader Mortgage Company, LLC bid for said property in the amount of \$87,252.77, which being the highest and best bid, the same was then and there struck off to The Leader Mortgage Company, LLC and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto The Leader Mortgage Company, LLC the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on April 17, 2003.

J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI COUNTY OF HINDS

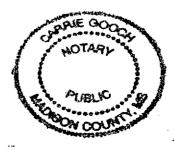
Personally appeared before me, the undersigned authority in and for said county and state, on April 17, 2003, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

Notary Public

My Commission Expires:

What Pale Same of Mississippi M Lago
My Commission Expires: February 20, 2004

The Heiden Sector & Garton Sec





11:00 a.m. and 4:00 p.m.), at the East Front door of the County Courthouse of Desoto County, to the highest and best bidde

Section "A". Woods Subdivision, located in Section 35, Township 1 South

Section 35, Township 1 South,
Range 6 West, City of Olive
Branch, DeSoto County,
Mississippi, as recorded in Plat
Book 55, Pages 24:25 in the
office of the Chancery Clerk of
DeSoto County, Mississippi
WILL CONVEY only such title as
vested in me as Substituted
Trustee.

Trustee. WITNESS MY SIGNATURE on

March 21, 2003.

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following described situated in Described ounty, State of Mississippi, to

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI **COUNTY OF DESOTO**

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

	•
UBSTITUTED TRUSTEE'S	Volume No. 108 on the 27 day of March, 2003
NOTICE OF SALE HEREAS, on June 27, 1997.	Volume No. 700 on the 21 day of 7.700cm, 2003
Filzabeth D. Free, unmarried,	Volume No. <u>108</u> on the <u>3</u> day of <u>Opiel</u> , 2003
executed a certain deed of trust to Robert P. O'Hara And/Or E.	Volume No. <u>700</u> on the <u></u> day of <u>, 2003</u>
Stephen, Trustee for the benefit	
of First National Mortgage	Volume No. <u>108</u> on the <u>10</u> day of <u>aprel</u> , 2003
Corporation, which deed of trust	
is of record in the office of the Chancery Clerk of Desoto	Volume No on the day of, 2003
County, State of Mississippi In	volume 140 on the day of, 2000
Book 917 at Page 794; and	
VHEREAS, said Deed of Trust was	Volume No on the day of, 2003
subsequently assigned to The Leader Mortgage Company, by	
instrument dated July 9, 1997	
and recorded in Book 941 at	
Page 532 of the aforesald	
Chancery Clerk's office; and VHEREAS, The Leader Mortgage	
Company, LLC fka The Leader	$ \delta_{m_n}$
Mortgage Company, has	
heretofore substituted J. Gary	1 Mar. Francisco
Massey as Trustee by instrument dated March 6, 2003 and	Sworn to and subscribed before me, this day of
recorded in the aforesaid	Sworn to and subscribed before me, this day of
Chancery Clerk's Office in Book	
1674 at Page 594; and	BY VIIII (COUCHAS) SA CONS
WHEREAS, default having been made in the terms and conditions	7
of said deed of trust and the	
entire debt secured thereby	NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
having been declared to be due	
and payable in accordance with the terms of sald deed of trust,	MY COMMISSION EXPIRES: JANUARY 16, 2005
The Leader Mortgage Company,	BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED
LLC the legal holder of said	The state of the s
indebtedness, having requested the undersigned Substituted	
Trustee to execute the trust and	
self said land and property in	A. Single first insertion of 399 words @ .12\$ 47.88
accordance with the terms of -	A. Single first insertion of words @ .12 \$ 1 - 0 0
said deed of trust and for the purpose of raising the sums due	B. 2 subsequent Insertions of 798 words @ .10 \$ 29.80
thereunder, together with	B subsequent insertions of words 2 10 \$ vo
attomey's fees, trustee's fees	C. Malding proof of publication and deposing to come \$ 3.00
and expense of sale.	C. Making proof of publication and deposing to same \$ 500
NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in	TOTAL PUBLISHER'S FEE: \$ 130. (08
said deed of trust, will on April	TOTAL PUBLISHER'S FEE: \$ 100 (00
17 2003 offer for sale at public	
outcry and sell within legal hours	

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